Amendments to the Claims:

This listing of claims replaces all prior versions and listings of claims in the application:

Listing of Claims:

Claims 1-16 are cancelled.

17. (Currently Amended) A computer implemented method for managing and distributing offers, the method comprising:

producing a plurality of marketing campaigns each comprising a plurality of offers selected from a set of offers to send to multiple targeted individuals;

selecting by one or more computers ~~with~~ the offers to send ~~selected by one or more computers~~ for each of the plurality of marketing campaigns ~~and~~ according to a determined channel allocation of such offers specified by offer data processing rules[[,]] executed by the one or more computers, from which one or more of the offers are identified for targeting specific individuals; and

delivering the offers over channels to specific, targeted individuals of the multiple targeted individuals, with the channels and time of delivery of the offers based on execution of ~~time-based rules~~ offer data processing rules and the allocation of the offers to the channels based on the determined allocations in each of the marketing campaigns with the channels being one of a plurality of different types of delivery channels.

18. (Previously Presented) The method of claim 17 further comprising:

determining a channel to select based at least in part on the specific, targeted individual's response to an offer.

19. (Currently Amended) The method of claim 17 further comprising:

prioritizing by the computer the set of offers for the targeted individual to determine which offer or offers from the set of offers should be sent to the targeted individual; and

limiting the number of prioritized offers using at least one privacy characteristic defined by the specific, targeted individual in the form of feedback from the <u>specific, targeted individual</u> ~~customer~~ to prohibit or limit the frequency of various types of offers.

20. (Currently Amended) The method of claim 19 wherein delivering, delivers the selected prioritized offer and the method further comprises:

allocating the selected prioritized offers according to a capacity associated with each of the channels.

21. (Previously Presented) The method of claim 20 wherein the capacity of the channels is related to monetary costs associated with of the channels.

22. (Previously Presented) The method of claim 20 wherein the capacity of the channels is related to a physical capacity of the channels.

23. (Previously Presented) The method of claim 17 further comprising:

accepting information from the specific, targeted individual and limiting selection of the offer for delivery to the specific, targeted individual according to the accepted information.

24. (Previously Presented) The method of claim 23 wherein the accepted information characterizes acceptable timing of presentation of offers to the specific, targeted individual, and limiting selection of the offer includes scheduling selection of the offer to the specific, targeted individual according to the acceptable timing.

25. (Previously Presented) The method of claim 17 wherein channels comprise direct postal mailings, solicitations by sales agents, email, Web delivery, and personalized location-based delivery of advertising to handheld devices.

26. (Previously Presented) The method of claim 17 wherein producing a marketing campaign comprises:

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preparing data characterizing target groups of specific, targeted individuals associated with the offers.

27. (Previously Presented) The method of claim 17 wherein producing a marketing campaign comprises:

preparing data characterizing information to present with the offers.

28. (Previously Presented) The method of claim 17 further comprising:

tracking activities of the targeted individuals to whom the offers were targeted with tracking according to the channels over which the offers were sent; and

determining by the one or more computers an effectiveness of the plurality of offers by matching information received from sources of activity related information to the offers.

29. (Previously Presented) The method of claim 28 further comprising:

delivering through channels selected from the plurality of channels a sequence of subsequent offers to individuals based on their tracked activities.

30. (Canceled)

31. (Currently Amended)  An offer management system comprising:

a computer system comprising:

a processor;

memory; and

a computer-readable media storing a computer program product comprising instructions executed in memory and causing the processor to:

produce a plurality of marketing campaigns each comprising a plurality of offers selected from a set of offers to send to multiple targeted individuals;

select ~~with~~ the offers to send ~~selected by one or more computers~~ for each of the plurality of marketing campaigns ~~and~~ according to a determined channel allocation of such offers

specified by templates and/or rules from which one or more of the offers are identified for targeting specific individuals[[, ;]]; and

cause a delivery of the offers over channels to specific, targeted individuals of the multiple targeted individuals, with the channels and time of delivery of the offers based on execution of ~~time-based rules~~ offer data processing rules and the allocation of the offers to the channels based on the determined allocations in each of the marketing campaigns with the channels being one of a plurality of different types of delivery channels.

32. (Previously Presented) The offer management system of claim 31 wherein the computer program product further comprises instructions to:

track activities of the targeted individuals to whom the offers were targeted with instructions to track being according to the channels over which the offers were sent; and

determine an effectiveness of the plurality of offers by matching information received from sources of activity related information to the offers.

33. (Currently Amended)  A computer program product stored on computer-readable media comprising instructions for causing a computer system to:

produce a plurality of marketing campaigns each comprising a plurality of offers selected from a set of offers to send to multiple targeted individuals;

select ~~with~~ the offers to send ~~selected by one or more computers~~ for each of the plurality of marketing campaigns ~~and~~ according to a determined channel allocation of such offers specified by templates and/or rules from which one or more of the offers are identified for targeting specific individuals[[, ]];  and

cause a delivery of the offers over channels to specific, targeted individuals of the multiple targeted individuals, with the channels and time of delivery of the offers based on execution of ~~time-based rules~~ offer data processing rules and the allocation of the offers to the channels based on the determined allocations in each of the marketing campaigns with the channels being one of a plurality of different types of delivery channels.

34. (Previously Presented) The computer program product of claim 33 further comprising instructions to:

determine a channel to select based at least in part on the specific, targeted individual's response to an offer.

35. (Currently Amended) The computer program product of claim 33, further comprising instructions to:

prioritize the set of offers for the targeted individual to determine which offer or offers from the set of offers should be sent to the targeted individual; and

limit the number of prioritized offers using at least one privacy characteristic defined by the specific, targeted individual in the form of feedback from the specific, targeted individual ~~customer~~ to prohibit or limit the frequency of various types of offers.

36. (Currently Amended) The computer program product of claim 35 wherein delivering the selected prioritized offer comprises instructions to:

allocate the selected prioritized offers according to a capacity associated with each of the channels.

37. (Currently Amended) The computer program product of claim 36 ~~33~~ wherein the capacity of the channels is related to monetary costs associated with of the channels.

38. (Currently Amended) The computer program product of claim 36 ~~33~~ wherein the capacity of the channels is related to a physical capacity of the channels.

39-43. Canceled.

44. (Previously Presented) The computer program product of claim 33 wherein instructions to produce a marketing campaign further comprises instructions to:

determine characterizing conditions under which the offers are delivered;

determine which individuals associated with particular ones of the offers based at least in part on profiles of each of the individuals.

45. (Currently Amended) The computer program product of claim 33, further comprising instructions to:

track activities of the targeted individuals to whom the offers were targeted with instructions to track according to the channels over which the offers were sent; and

determine ~~determining by the one or more computers~~ an effectiveness of the plurality of offers by matching information received from sources of activity related information to the offers.

46. (Previously Presented) The computer program product of claim 45, further comprising instructions to:

present through channels selected from the plurality of channels a sequence of subsequent offers to individuals based on their tracked activities.

47. (Canceled)

48. (Currently Amended) The method of claim 17 wherein at least one of the offer data processing rules is a rule selected from ~~being~~ a set of time based rules, the time based rules including at least one of a direct rule that immediately instantiates offers based on an offer campaign, a triggered rule that instantiates offers based on the occurrence of particular conditions, and a staged rule that instantiates offers based on user interaction with previous offers; and wherein selecting further comprises:

selecting by the one or more computers one of the offers based on execution of one of the time based rules.

49. (Currently Amended) The system ~~method~~ of claim 31 ~~17~~ wherein at least one of the offer data processing rules is a rule selected from ~~being~~ a set of time based rules, the time based rules including at least one of a direct rule that immediately instantiates offers based on an offer

campaign, a triggered rule that instantiates offers based on the occurrence of particular

conditions, and a staged rule that instantiates offers based on user interaction with previous

offers; and wherein instructions to selecting further comprises instructions to:

      selecting one of the offers based on execution of one of the time based rules.


50. (Currently Amended) The computer program product method of claim 33 17 wherein

at least one of the offer data processing rules is a rule selected from being a set of time based

rules, the time based rules including at least one of a direct rule that immediately instantiates

offers based on an offer campaign, a triggered rule that instantiates offers based on the

occurrence of particular conditions, and a staged rule that instantiates offers based on user

interaction with previous offers; and wherein instructions to selecting further comprises

instructions to:

      selecting one of the offers based on execution of one of the time based rules.